

IN RE:

TERRI L. AYERS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22100

Chapter 13

Related to Docket No. 102

ORDER OF COURT

AND NOW, this \_\_\_\_ 12th Day of August, 2022 \_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE  
drb

ENTERED BY DEFAULT

In re:  
Terri L. Ayers  
Debtor

Case No. 17-22100-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

Recip ID	Recipient Name and Address
db	+ Terri L. Ayers, 6259 Leechburg Road, Verona, PA 15147-3511
14520909	+ Account Recovery Services, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520911	Ditronics Financial Services, c/o Account Recovery Service, Inc., PO Box 7648, Goodyear, AZ 85338-0645
14520923	Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219
14520927	+ Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 12 2022 23:29:28	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 12 2022 23:29:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 12 2022 23:22:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Aug 12 2022 23:29:16	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14707841	Email/Text: bnc-quantum@quantum3group.com	Aug 12 2022 23:22:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14520916	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 12 2022 23:29:14	Macy's, PO Box 9001094, Louisville, KY 40290-1094
14520917	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 12 2022 23:29:15	Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
14707470	Email/Text: bnc-quantum@quantum3group.com	Aug 12 2022 23:22:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14520912	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 12 2022 23:22:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14711039	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 12 2022 23:22:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14520913	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 12 2022 23:29:15	Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14520914	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 12 2022 23:22:00	Internal Revenue Service, PO Box 7346,

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			Philadelphia, PA 19101-7346
14698131	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 12 2022 23:29:28	JPMorgan Chase Bank, N.A., Chase Records Center,, ATTN: Correspondence Mail,, Mail Code LA4-5555, 700 Kansas Lane,, Monroe, LA 71203
14520910	Email/Text: EBN@Mohela.com	Aug 12 2022 23:22:00	Department of Education, MOHELA, PO Box 105347, Atlanta, GA 30348-5347
14631604	Email/Text: EBN@Mohela.com	Aug 12 2022 23:22:00	US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005
14648317	Email/PDF: cbp@onemainfinancial.com	Aug 12 2022 23:29:10	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14520918	Email/PDF: cbp@onemainfinancial.com	Aug 12 2022 23:29:10	OneMain Financial, PO Box 742536, Cincinnati, OH 45274-2536
14520919	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14520920	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14520921	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14690817	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2022 23:22:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14772795	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 12 2022 23:29:20	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14522538	+ Email/PDF: rmscedi@recoverycorp.com	Aug 12 2022 23:29:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14640657	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14661862	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2022 23:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14660975	+ Email/Text: ebnpwsa@grblaw.com	Aug 12 2022 23:22:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14520922	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 12 2022 23:29:14	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14520924	Email/PDF: gecsedl@recoverycorp.com	Aug 12 2022 23:29:20	Synchrony Bank / JCP, PO Box 960090, Orlando, FL 32896-0090
14520925	^ MEBN	Aug 12 2022 23:19:11	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14670645	Email/PDF: ebn_ais@aisinfo.com	Aug 12 2022 23:29:20	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14520926	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Aug 12 2022 23:22:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14641293	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 12 2022 23:29:24	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14644184	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 12 2022 23:22:00	Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14520915	##	JPMorgan Chase Bank N.A., PO Box 100564, Florence, SC 29502-0564

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name	Email Address
Amanda Rauer	on behalf of Creditor WELLS FARGO BANK N.A. amanda.rauer@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Terri L. Ayers chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 11